

ATTACHMENT 1
NUMBERED QUESTION SHEET

1. "I didn't get "A"s last semester, can I still get aid?"
2. "I do not want to go to college, I want to be a chef and open my own restaurant in New York, so what does this have to do with me?"
3. "I am not yet citizen. Can I still get aid?"
4. "I have to take care of my baby so I can only go part time. Can I still get aid?"
5. "I want to take a correspondence courses on lock picking. Can I get aid?"
6. "I am about to file my FAFSA and I just got married to my high school sweetheart next to me, but my Mom keeps telling me I am still a dependent because that's the way she filed for me on her taxes last year. So am I a dependent or not?"
7. "My older brother is 43 years old and still lives in our basement. Do we count him in the number of my parent household?"
8. "What form do I use to apply for aid?"
9. "Will I have to fill out this form again next year?"
10. "When should I return the completed FAFSA?"
11. "What if I have questions later during the application process?"
12. "What happens after I apply?"

13. “Ok, so how long does it take to do all of this?”
14. “How do the schools I am applying to know about my SAR?”
15. “I sent in my FAFSA over four weeks ago And I have not heard a thing!”
16. “I really want to apply and go to college but right now, I don’t think I can get enough money to with all the dental work I need done, plus my Dad is recently unemployed.”
17. “How much money do I get to keep if I withdraw from classes?”
18. “What do I do with this SAR once I receive it?”
19. “What is the total amount of money I can receive?”

ATTACHMENT 2

TYPES OF LOANS

How many of you have loans?

<i>Questions to ask participants</i>	<i>What types of loans do you have?</i>	<i>Do you have an interest rate?</i>	<i>Do you have to reapply for credit?</i>
<i>Information to extract from participants</i>	<i>credit card loans (get from audience)</i>	<i>Yes</i>	<i>No, can have a balance to limit (get from audience)</i>
Information to give to participants	Grants	No interest, no payback, but taxable	Yes, must reapply each year
Information to give to participants	Federal Subsidized Loans	Yes, interest accrues at repayment period	Yes, must reapply each year
Information to give to participants	Federal Unsubsidized Loans	Yes, interest accrues while in school	Yes, must reapply each year
Information to give to participants	Private bank loans	Yes, interest accrues while in school	Yes, must reapply each year
Information to give to participants	Nonacademic scholarships	No interest, free money	Yes, must reapply each year
Information to give to participants	Workstudy	No interest, no payback, but taxable	Yes, must reapply each year

ATTACHMENT 2

TYPES OF LOANS

Has anyone ever consolidated credit card loans?

<i>Questions to ask participants</i>	<i>Where did you obtain your consolidation?</i>	<i>When could you make your consolidation?</i>	<i>What was your old % rate?</i>	<i>What is your new rate</i>	<i>Any stipulations?</i>	<i>How did you get it?</i>
<i>Information to extract from participants</i>	<i>a bank, new credit card (get from audience)</i>	<i>when I obtained loans (get from audience)</i>	<i>12% (get from audience)</i>	<i>9% (get from audience)</i>	<i>consolidation charge (get from audience)</i>	<i>an advertisement prompted me to call (get from audience)</i>
Information to give to participants	Direct Consolidation Loan	during a grace period, during repayment, or during deferment or forbearance	5%, 8.25%, and 8.75%	an average of all of the loan rates to be consolidated	at least one of the loans to consolidate, must be a Direct Loan	listen during entrance and exit counseling sessions
Information to give to participants	FFEL Consolidation Loan	during a grace period, during repayment, or during deferment or forbearance if loan is not subject to a judgment or wage garnishment	5%, 8.25%, and 8.75%	an average of all of the loan rates to be consolidated	most federal student loans can be consolidated	listen during entrance and exit counseling sessions

ATTACHMENT 3
Financial Aid Award Letter

2001

April 3,

Dear Toni:

GREETING:

CONGRATULATIONS! You have been awarded Financial Aid for the 2001-2002 academic year. Please read the itemized statement carefully and notify us of your acceptance by signing and returning the original within 18 day of receipt or aid will be revoked.

The aid awarded is based on the total cost incurred by the student. If the award exceeds Direct Cost-Tuition, Fees, Room and Board, the remaining funds may be utilized to support Indirect Cost (Book, Supplies, Personal and Transportation).

**SCHOOL COST &
EXPECTED FAMILY
CONTRIBUTION:**

Your financial award is based on the following:

Budget:		Resources:
Tuition & Fees	\$10,000	Expected Family Contribution
\$500		
Room & Board	5,000	
Books & Supplies	<u>500</u>	
Total Budget	\$15,500	

**ACTUAL AID
AWARDED:**

We are pleased to make the following offer of Financial Aid:

Source:	
Pell Grant	\$ 500
State Scholarship	2,500
College Grant	500
Work Study	1,000
Perkins Loan	1,500
Stafford Loan	<u>2,250</u>
Total	\$ 8,250

**ACCEPTENCE OF
AID AGREEMENT:**

This is to certify that:

_____ I wish to accept all of the award offered.
_____ I wish to decline all of the award offered.
_____ I wish to decline this part of the award

_____ .

The financial aid awarded is accepted with all the conditions of the award notification.

Signature: _____ Date: _____
_____ .

ATTACHMENT 4
Financial Aid Award Letter

May 1,

2001

Dear Bobby:

CONGRATULATIONS! You have been awarded Financial Aid for the 2001-2002 academic year. Please read the itemized statement carefully and notify us of your acceptance by signing and returning the original within 18 day of receipt or aid will be revoked.

The aid awarded is based on the total cost incurred by the student. If the award exceeds Direct Cost-Tuition, Fees, Room and Board, the remaining funds may be utilized to support Indirect Cost (Book, Supplies, Personal and Transportation).

Your financial award is based on the following:

Budget:		Resources:	
Tuition & Fees	\$ 9,000	Expected Family Contribution	\$4,150
Room & Board	5,000		
Books & Supplies	<u>500</u>		
Total Budget	\$14,500		

We are pleased to make the following offer of Financial Aid:

Source:	
Federal Pell Grant	\$ 250
College Grant	1,200
Work Study	900
Federal Perkins	2,000
Federal Stafford Loan	1,500
Honor Scholarship	<u>4,000</u>
Total	\$9,850

This is to certify that:

_____ I wish to accept all of the award offered.
_____ I wish to decline all of the award offered.
_____ I wish to decline this part of the award _____ .

The financial aid awarded is accepted with all the conditions of the award notification.

Signature: _____ Date: _____ .

ATTACHMENT 4
Financial Aid Award Letter

May 3,

2001

Dear Bobby:

CONGRATULATIONS! You have been awarded Financial Aid for the 2001-2002 academic year. Please read the itemized statement carefully and notify us of your acceptance by signing and returning the original within 18 day of receipt or aid will be revoked.

The aid awarded is based on the total cost incurred by the student. If the award exceeds Direct Cost-Tuition, Fees, Room and Board, the remaining funds may be utilized to support Indirect Cost (Book, Supplies, Personal and Transportation).

Your financial award is based on the following:

Budget:		Resources:	
Tuition & Fees	\$12,500	Expected Family Contribution	\$4,150
Room & Board	7,000		
Books & Supplies	<u>500</u>		
Total Budget	\$20,000		

We are pleased to make the following offer of Financial Aid:

Source:	
Pell Grant	\$ 150
State Scholarship	2,500
College Grant	6,250
Work Study	2,125
Perkins Loan	1,500
Stafford Loan	<u>2,250</u>
Total	\$13,775

This is to certify that:

_____ I wish to accept all of the award offered.
_____ I wish to decline all of the award offered.
_____ I wish to decline this part of the award _____ .

The financial aid awarded is accepted with all the conditions of the award notification.

Signature: _____ Date: _____ .

ATTACHMENT 4
Financial Aid Award Letter

May 5,

2001

Dear Bobby:

CONGRATULATIONS! You have been awarded Financial Aid for the 2001-2002 academic year. Please read the itemized statement carefully and notify us of your acceptance by signing and returning the original within 18 day of receipt or aid will be revoked.

The aid awarded is based on the total cost incurred by the student. If the award exceeds Direct Cost-Tuition, Fees, Room and Board, the remaining funds may be utilized to support Indirect Cost (Book, Supplies, Personal and Transportation).

Your financial award is based on the following:

Budget:		Resources:	
Tuition & Fees	\$5,000	Expected Family Contribution	\$4,150
Room & Board	4,000		
Books & Supplies	<u>500</u>		
Total Budget	\$9,500		

We are pleased to make the following offer of Financial Aid:

Source:

College Grant	\$2,500
Stafford Loan	<u>2,250</u>
Total aid awarded	\$4,750

This is to certify that:

_____ I wish to accept all of the award offered.

_____ I wish to decline all of the award offered.

_____ I wish to decline this part of the award _____.

The financial aid awarded is accepted with all the conditions of the award notification.

Signature: _____ Date: _____.

ATTACHMENT 5
SFA Jeopardy “Answers and Questions”

Financial Aid

10 – It’s the process of randomly selecting student applications to confirm the accuracy of information

What is verification?

Explain – the Central Processing System selects the applications to be verified.
The information is actually confirmed by the schools.

20 - This is the latest date applications will be accepted at SFA for next year

What is July 2, 2001?

Explain – This date changes each year but is always in the first week of July.

30 - The time it takes to receive a SAR when FAFSA on the Web is used

What is about 14 days?

Explain – Applications sent electronically by a school are processed in about a week and reports mailed to the applicant.

40 – This federal program provides jobs to undergraduate and graduate students.

What is the Federal Work Study Program?

Explain – Work study wages are at least the federal minimum wage, but may be higher. The amount earned through Work Study cannot exceed the student’s total Work Study Award.

50 - These loans are made to parents to pay the educational expenses of their dependent children

What are Plus Loans?

Explain – The two Plus loans are Direct (from the Federal Government) and FFEL (from a lending institution)

Application Process

10 - FAFSA

What is a Free Application For Federal Student Aid?

20 - SAR

What is a Student Aid Report?

30 - ISIR

What is an Institutional Student Information Record?

40 - It's the address for FAFSA on the Web

What is www.fafsa.ed.gov?

50 - Three of the ways to submit a FAFSA

What is by Mail, FAFSA on the Web, FAFSA Express, and Electronically by the school?

Re-Applications

10 – This is how often students must reapply for student assistance

What is every year?

20 - This is who creates the loan package offered to the student

Who is the Learning Institution?

Explain – Schools create the loan package from a variety of sources including Federal, commercial, and the school's own finances.

30 - The first step for an institution to become certified for Campus Based Programs

What is the institution must apply to and be approved by SFA?

Explain – Schools must agree to conditions and guidelines set by the Federal Government and have staff attend SFA training to participate.

40 – This is what a student who receives aid may have to do when changing schools

What is reapply for aid at the new school?

Explain – Student aid usually does not go with the student, the new school must be contacted to find out what needs to be done to continue receiving aid

50 - The time it takes to receive a SAR when a Renewal FAFSA is sent electronically to SFA by the school

What is about one week?

Repayment

10 – These are three of the ways students may discover their total indebtedness for student loans

What is at their exit interview, on their promissory note, or from the lending institution?

20 – The interest on a consolidation loan is based on this formula

What is the weighted average of all the interest rates being consolidated?

30 – This is who sets the maximum interest rate for a consolidation loan

Who is Congress?

Explain – This current rate was set by Congress effective February 1, 1999. Loans consolidated before that date may vary.

40 – This is the time between graduation, leaving school, or dropping below 1/2 time enrollment and the beginning of repayment

What is the Grace Period?

Explain – 1/2 time enrollment is based on the method the institution uses to measure progress, trimester, semester, quarters, or clock hours. The grace period can vary between loan types.

50 - The agency which is ultimately responsible to collect loans that are in default

Who is SFA?

ATTACHMENT #6
Education Cost History

Your team must estimate the costs of the items below for each of the year listed and be prepared to announce your guesses. We have given you the information for 1965 as a place to start.

(Tuition includes Total tuition, room and board)

Item	1965	1999
Average cost of one year of Undergraduate degree program tuition at a Public Institution	\$850.00	
Average cost of one year of Undergraduate degree program tuition at a Private Institution	\$1907.00	
Total Students Enrolled	5.9 Million	
	1990	1999
Total Federal Aid to Students (all types)	19.7 Billion	

ATTACHMENT 7
WHO WANTS TO BE A MILLIONAIRE?
(Game questions and answers)

Question 1 – The Federal Government currently provides aid to...

- a) students only
- b) community colleges only
- c) public universities only
- d) all of the above

The correct answer is D – all of the above. The US government has a strong history of helping educate the American public.

If the team chooses the 50 / 50 option eliminate C & D.

Question 2 – The acronym CWS stands for....

- a) College Work Study
- b) Child Work Standards
- c) College Work Systems
- d) College Work Standards

The correct answer is A - College Work Study. The College Work Study program offers students part-time employment opportunities while they are pursuing their college degrees. Student salaries help defray educational expenses while work experience helps students prepare for careers.

If the team chooses the 50 / 50 option eliminate B & C.

Question 3 - Major reauthorization of Student Financial Aid programs take place every....

- a) 4 – 6 months
- b) 4-5 years
- c) 10 – 12 years
- c) 2-3 years

The correct answer is B – 4 to 5 years.

If the team chooses the 50 / 50 option eliminate answers A & C.

Question 4 – Which of the following Senators have been sponsors and supporters of student financial aid programs.

- a) Senator Robert T. Stafford
- b) Senator Edward Kennedy
- c) Senator Orin Hatch
- d) Senator Jesse Helms

The correct answer is A – Senator Robert T. Stafford. The Amendments to Higher Education Act, signed into law in 1988, renamed the Guaranteed Student Loan (GSL) program the Stafford Loan Program in honor of the Senator.

If the team chooses the 50 /50 option eliminate answers C & D.

Question 5 – The Federal Government’s first assistance to students came via....

- a) The Pell Grant
- b) Serviceman’s Readjustment Act
- c) Perkins Loan Program
- d) Stafford Loan Program

The correct answer is B – The Serviceman’s Readjustment Act. The passage of this act, commonly known as the GI Bill began the federal government’s direct financial assistance to students. The motivation of the law was to retrain military personnel to civilian society to meet workforce demands. Prior to the GI Bill, the federal government supported institutions rather than students.

If the team chooses the 50 / 50 option eliminate C & F.

Question 6 –The Serviceman’s Readjustment Act, commonly known as the GI Bill, was passed by the legislature in what year?

- a) 1942
- b) 1943
- c) 1944
- c) 1945

The correct answer is C – 1944. Between 1944 and 1987, \$60 billion in educational assistance was distributed under the GI Bill.

If the team chooses the 50 /50 option eliminate answers A & D.

Question 7 - The GI Bill helps veterans cover educational expenses such as....

- a) tuition, fees and books
- b) tuition, fees, book and supplies
- d) tuition, fees, books, supplies and living expenses
- e) tuition, fees, books, supplies, living expenses and transportation.

The correct answer is C – The GI Bill provides not direct educational support, but also for living expenses.

If the team chooses the 50 / 50 option, eliminate answers A & D.

Question 8 - The GI Bill resulted from lessons learned from....

- a) The Civil War
- b) World War I
- c) The Great Depression
- d) World War II

The correct answer is B – World War I. The GI Bill resulted from lessons learned from the reintegration of World War I veterans into civilian society. After WWI veterans who could not find work, set up a camp on the Mall and demanded unemployment pay. The veterans were ordered to disperse and refused. Captain Douglas MacArthur ordered active troops to fire upon the veterans. Troops under the direct command of Lieutenants George Patton and Dwight David Eisenhower fired upon the veterans and killed 4 men. In an effort at better reintegration, the legislature passed the GI Bill in 1944.

If the team chooses the 50 / 50 option eliminate answers A & C.

Question 9 - What historical event triggered the development of what would be called Title IV student aid programs?

- a) The USSR launch of Sputnik
- b) The Challenger Disaster
- c) The Reforms of the Great Society
- d) The assassination of JFK

The correct answer is A – the USSR launch of Sputnik. On October 4, 1957, the USSR launched the first space satellite. The launch sparked concern in the US over the level of education of the public. The concern generated support for the study of mathematics, science and foreign languages. The first financial assistance to students under this package, was called the Defense Education Act of 1958, signed by President Dwight D. Eisenhower. The legislation provided financial assistance to low-income individuals going into “critical areas of study.”

If the team chooses the 50 / 50 option eliminate answers B & C.

Question 10 – The Education Amendments of 1976, tightened eligibility rules for students by...

- a) changing income guidelines
- b) setting requirements for academic progress
- c) limited financial aid to students attending public universities
- d) limited financial aid to students attending private universities

The correct answer is B- setting requirements for academic progress. The Education Amendments of 1976 tightened the eligibility rules for students by setting academic progress standards. Also, the act increased consumer awareness and resulted in student consumer information provisions. This required all participating institutions to provide current and prospective statements with information on topics such as academic progress and financial aid policies and procedures.

If the team chooses the 50 / 50 option, eliminate answers C & D.

Question 11 - The first act of the US government in supporting education was in.....with....

- a) 1776....the Declaration of Independence
- b) 1787....The Northwest Ordinance
- e) 1862...Morril Act
- f) 1867....formation of the original Department of Education

The correct answer is B – The Northwest Ordinance authorized land grants for the establishment of educational institutions.

If the team chooses the 50 / 50 option eliminate answers C & E.

Question 12 - The MISAA program offered financial assistance to....

- a) the poorest of the poor
- b) students from the inner city
- c) students from the emerging suburbs
- d) middle class families

The correct answer is D – middle income families. MISAA is an acronym for Middle Income Assistance Act. The act was passed in 1978. The legislation addressed growing concerns about the increasing costs of a college education. The Guaranteed Student Loan program was lifted. ANY student who met eligibility criteria could borrow money under the program without regard to income. This legislation was a major shift in student financial aid policy.

If the team chooses the 50 / 50 option eliminate answers D & E.

Question 13 - In 1990 the Omnibus Budget Reconciliation Act.....

- a.) restricted participation in the guaranteed loan programs for schools with a high percentage of former students defaulting on loans
- b.) increased the number of awards given for merit, rather than financial need.
- c) required that the application for federal student aid be free for students
- d) Established tax credits for post-secondary education.

The correct answer is A – restricted participation in the guaranteed loan programs for schools with a high percentage of former students defaulting on aid.

If the team chooses the 50 / 50 option, eliminate answers B & D.

Question 14 - The Educational Opportunity Grant Program, (EOGP) the first grant program was passed into legislation in....

- a) 1946
- b) 1958
- c) 1965
- e) 1982

The correct answer is C – 1965. Prior to 1965 all financial aid had been given in the form of aid to educational institutions and loans to students. This legislation gave aid to students that did not have to paid back.

If the team chooses the 50 / 50 option, eliminate A & D.

Question 15 - In 1867 when the Department of Education was first created, the annual budget for the Department was....

- a) \$3,000.00
- b) \$18,500.00
- c) \$36,250.00
- d) \$52,170.00

The correct answer is B - \$18,500. The first Department of Education had a budget of \$18,500 and a staff of 4 – Henry Barnard the Commissioner had 3 clerks. The formation of the Department of Education was highly controversial. Many through the department would take away power and authority from the States – any power not designated to the federal government in the Constitution was seen as a state power. Thus, after the first year of operation Commissioner Barnard was forced to reduce his staff by 1 and take a salary reduction as the public though the department had overstepped their role in gathering and disseminating information to influence education. Since it's beginnings, the role of the Department of Education has expanded to helping assure equal access to education and helps address concerns regarding the quality of education. In the year 2000, the Department of Education administered a budget of \$38 billion and operates 175 programs. The Office of Student Financial Assistance provided \$8 million in financial aid to post-secondary students.

If the team chooses the 50 /50 option, eliminate answers D & A.

Question 16 - Changes made to the federal Stafford loan program in 1993 allowed for increased borrowing from

- a) low-income dependent students
- b) low-income independent students
- c) middle income dependent students
- d) middle income independent students

The correct answer is C – middle income dependent students. The change in the program made the same amounts of low-interest federal loans available to dependent students whose family incomes were above the median income as students with incomes below the median. However, dependent students with a family income above the median do not receive the in-school interest subsidy.

If the team chooses the 50 / 50 option, eliminate answers A & B.

Question 17 – The Taxpayers Relief Act of 1997 created.....

- a) The Hope Scholarship
- a) The Lifetime Learning Credit
- d) The Pell Grant
- e) Answers A & B

The correct answer is D – The Hope Scholarship and Lifetime Learning Credits. The program represents a new phase of student aid – savings through taxes for educational expenses.

If the team chooses the 50 / 50 option, eliminate D & A.

FACILITATOR'S ATTACHMENT 1
Materials needed for the morning sessions
- Student's Perspective module

Handouts:

- Financial Aid the Student Guide one per participant (section 1)
- FAFSA forms, one per participant (section1)
- Participant questions (section 1)
- Education Costs Through History handout (section 3)

Materials and Equipment

- Computer
- Projection equipment
- Projection screen
- Scissors (to cut question slips for Q & A activity)
- 7 Flip charts
- Two markers for each flip chart

Files:

- Number slides FtBa.ppt - Numbered PowerPoint slides used with numbered slips (section 1)
- Quizgame.exe - (section 3)
- Quizgame answer sheet located at the back of this Facilitator Guide (section 3)
- Education costs.ppt (section 3)

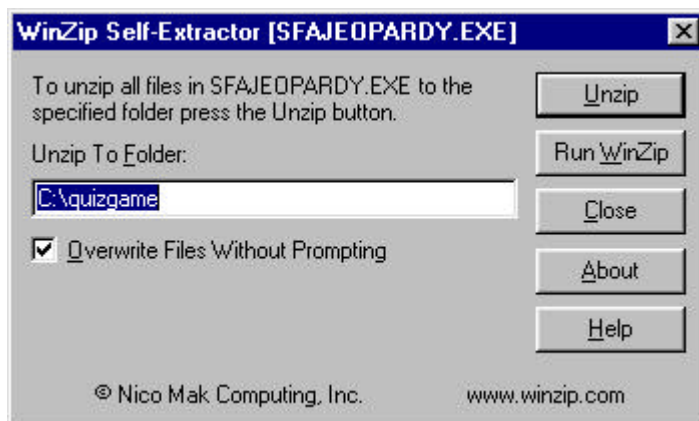
FACILITATOR'S ATTACHMENT 2

Loading Instructions for SFA Jeopardy

Follow these steps to load the files for SFA Jeopardy to the computer you will be using for the Front to Back training sessions:

The steps for adding the Jeopardy software onto your computer are to create a new folder in your C:\drive and load a zipped file into the new directory. A "quizgame folder must be created because of the way the program is written.

1. Open Windows Explorer
2. Click once on the C:\ drive in the left hand window pane
3. Select File, New Folder from the menu bar
4. A new folder will be created on the C:\drive and will be displayed in the left hand window pane, change the folder's name to **quizgame**. (quizgame is all one word and lowercase.)
5. Load the floppy disk in the A: drive
6. Click on the A:\drive in the Windows Explorer left hand pane and, in the right hand window pane, double click the file **SFAJeopardy**.
7. This dialog box will appear:



8. Click Unzip and the files will be unzipped to the **C:\quizgame** file on your computer. When the files are Unzipped, you will get this message:



The files which will be unzipped are:

Quizgame.exe

Dib.ucd

Buttons.txt

round1.txt

Quizgame.bmp

9. Click "OK"

10. Click “Close” to close the WinZip Self-extractor
11. In Windows Explorer, open your **C:\quizgame** folder and in the left hand pane, double click the **Quizgame.exe** to launch the Jeopardy program
12. The game screen will appear
13. Nothing is written to this file during the game so it will be fresh each time it is run